

**Amendment to the Claims**

1. (currently amended)An apparatus for providing a decisioning solution ~~for~~ to a  
5 ~~customermerchant~~, wherein said customermerchant accepting accepts Internet  
transactions from participating parties, and for facilitating processing of payments  
between said participating parties and said merchant, said apparatus comprising:
- a decisioning engine for providing said decisioning solution to said merchant,  
wherein said decisioning solution indicates clearance to said merchant to transact with  
10 said parties and, wherein said decisioning solution is based on a determined risk of any  
of said parties;
- a message unit architecture having a message unit interface for providing  
smooth integration with messaging payment transaction related information from said  
parties to said merchant to and from said customermerchant through said decisioning  
15 engine directly to any of: an automated clearing house (ACH) and a first data merchant  
service (FDMS);
- means for electronic transferring of funds between said parties, said means  
comprising using said message unit architecture, wherein a message unit for transfer of  
funds comprises, but is by no means limited to, purchase information data, seller  
20 information data, shipping data information data, auction information data, buyer  
entered data, source generated data, client maintained data, buyer data, ~~DDA~~  
~~information data~~, and additional credit card processing information data, and the like,  
wherein said ~~customermerchant~~ can facilitate processing a transfer of funds through a  
said message unit interface to said decisioning engine and any of: said ACH and said  
25 FDMS, and wherein said message unit comprises data that is translatable into any of: a  
NACHA format and an FDMS format;
- means for authenticating said participating parties, comprising means for said  
merchant processing a refund and subsequent ACH credit through said message unit  
interface;
- 30 means for handling exceptions between said participating parties;
- means for processing and reconciling said funds using said message unit  
architecture;
- means for interfacing with said ~~customermerchant~~'s Web page using said  
message unit architecture;
- 35 means for reporting to said ~~customermerchant~~ suspicious activity by any of said  
parties; and

means for determining and indicating to said parties approval for shipment of goods and services by said ~~eustomer~~merchant[[:]] and

~~means for said decisioning engine providing said decisioning solution to said customer, said decisioning solution indicating clearance to said customer for said customer to transact with said parties, and said decisioning solution based on a determined risk of any of said parties.~~

2. (currently amended) The apparatus of Claim 1, wherein ~~said customer is a merchant and~~ said participating parties comprise at least one seller or at least one buyer.

3. (original) The apparatus of Claim 1, wherein said participating parties comprise consumers and businesses, and wherein said means for electronic transfer of funds is between any of, but not limited to:

at least one consumer and at least one consumer;  
at least one consumer and at least one business; and  
at least one business and at least one business.

4. (previously amended) The apparatus of Claim 1, wherein means for authentication of parties further comprises means for performing a predetermined number of seconds online decisioning, thereby authenticating said Internet transactions.

5. (original) The apparatus of Claim 1, wherein said means for authentication of parties is adaptable to authenticate parties for both a one-time transaction and for ongoing transactions.

6. (original) The apparatus of Claim 1, wherein said means for authentication comprises protected information.

7. (original) The apparatus of Claim 6, wherein said protected information comprises encrypted information.

8. (original) The apparatus of Claim 1, wherein means for handling exceptions further comprises returned item processing, and wherein said payments processing uses electronic checks.

9. (original) Th apparatus of Claim 1, wherein means for handling exceptions further comprises chargeback item processing, and wherein said payments processing uses credit card transactions.
- 5 10. (original) The apparatus of Claim 2, wherein means for handling exceptions further comprises a process, whereby said at least one seller initiates a reversal.
11. (original) The apparatus of Claim 1, wherein means for reconciling funds further comprises means for disbursing some of said funds for approved transactions of said  
10 Internet transactions.
12. (original) The apparatus of Claim 1, wherein means for reconciling funds further comprises international disbursements of some of funds using international currencies.
- 15 13. (original) The apparatus of Claim 12, wherein a disbursement of said international disbursement is for Canadian transactions of said Internet transactions.
14. (original) The apparatus of Claim 1, wherein means for reconciling funds further comprises means for real-time debit of some of said funds for electronic check  
20 transactions.
15. (original) The apparatus of Claim 14, further comprising means for guaranteed hold on funds.
- 25 16. (currently amended) The apparatus of Claim 1, wherein means for interfacing with said ~~customer~~merchant's Web page further comprises:  
means for sending to said ~~customer~~merchant's Web page results from a predetermined number of seconds decisioning process, said decisioning process for a registration process, and said decisioning process for credit card and electronic check  
30 transactions.
17. (curently amended) The apparatus of Claim 1, wherein means for interfacing with said ~~customer~~merchant's Web page further comprises:  
a message unit architecture facilitating online messaging to and from said  
35 ~~customer~~merchant.

18. (currently amended) The apparatus of Claim 1, wherein means for interfacing with said ~~customer~~merchant's Web page further comprises:

batch processing architecture for timely processing of transactional level reconciliation information.

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19. (original) The apparatus of Claim 18, wherein said transactional level reconciliation information comprises originations and exception items.

20. (currently amended) The apparatus of Claim 1, wherein means for interfacing with said ~~customer~~merchant's Web page, further comprises:

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means for accepting domestic and international payments for both credit card and electronic check transactions of said Internet transactions.

21. (currently amended) The apparatus of Claim 1, wherein means for interfacing with said ~~customer~~merchant's Web page uses either of, but is not limited to, personal computer or wireless technology.

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22. (currently amended) The apparatus of Claim 1, wherein means for reporting suspicious activity to said ~~customer~~merchant, further comprises:

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means for conducting additional corresponding decisioning and intra-day fraud-screening.

23. (currently amended) The apparatus of Claim 1, wherein means for reporting suspicious activity to said ~~customer~~merchant, further comprises:

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alert reports on said suspicious activity.

24. (currently amended) The apparatus of Claim 1, wherein means for reporting suspicious activity to said ~~customer~~merchant, further comprises:

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a process to initiate transaction reversals, wherein reversals are due to, but not limited to, fraud.

25. (original) The apparatus of Claim 2, wherein means for determining and indicating to said at least one seller approval for shipment of goods and services by said merchant, further comprises:

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means for performing risk analysis on, but not limited to, said at least one buyer or said at least one seller for said decisioning solution.

26. (original) The apparatus of Claim 2, wherein means for determining and indicating to said at least one seller approval for shipment of goods and services by said merchant, further comprises:

5 means for controlling loss exposure for said merchant.

27. (original) The apparatus of Claim 2, wherein means for determining and indicating to said at least one seller approval for shipment of goods and services by said merchant, further comprises:

10 means for identifying risk parameters for velocity and for identifying spending limits on said transactions for said merchant.

28. (original) The apparatus of Claim 2, wherein means for determining and indicating to said at least one seller approval for shipment of goods and services by said merchant, further comprises:

15 means for guaranteeing a payment to said merchant after said shipment of goods and services; and

means for providing insurance against fraud after said shipment of goods and services.

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29. (original) The apparatus of Claim 2, wherein means for determining and indicating to said at least one seller approval for shipment of goods and services by said merchant, further comprises:

25 means for guaranteeing said shipment of goods and services from said merchant to said at least one buyer; and

means for providing insurance against fraud after a payment.

30. (previously amended) The apparatus of Claim 2, wherein means for providing said decisioning solution to said merchant, said decisioning solution indicating clearance to said merchant for said merchant to transact with said at least one buyer, and said decisioning solution based on a determined risk of said at least one buyer, further comprises:

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means for performing a predetermined number of seconds online decisioning.

35 31. (previously amended) The apparatus of Claim 2, wherein means for providing said decisioning solution to said merchant, said decisioning solution indicating

clearance to said merchant for said merchant to transact with said at least one buyer, and said decisioning solution based on a determined risk of said at least one buyer, further comprises:

means for performing additional intra-day fraud-screening.

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32. (original) The apparatus of Claim 2, wherein means for providing said decisioning solution to said merchant, said decisioning solution indicating clearance to said merchant for said merchant to transact with said at least one buyer, and said decisioning solution based on a determined risk of said at least one buyer, further

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comprises:  
means for dynamically providing decision criteria updates for said decisioning solution as knowledge of said transactions is gained.

33. (original) The apparatus of Claim 2, wherein means for providing said decisioning solution to said merchant, said decisioning solution indicating clearance to said merchant for said merchant to transact with said at least one buyer, and said decisioning solution based on a determined risk of said at least one buyer, further

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comprises:  
means for storing data of said transactions, said data to be used for providing

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34. (currently amended) The apparatus of Claim 25, wherein means for performing risk analysis further comprises:

means for using risk management criteria for any of determining, quantifying, and

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35. (currently amended) A method for providing a decisioning solution for to a customer~~merchant~~, wherein said customer~~merchant~~ ~~accepting~~ accepts Internet transactions from participating parties, and for facilitating processing of payments between said participating parties and said merchant, comprising:

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providing a decisioning engine for providing said decisioning solution to said merchant, wherein said decisioning solution indicates clearance to said merchant to transact with said parties and, wherein said decisioning solution is based on a determined risk of any of said parties;

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providing a message unit architecture having a message unit interface for providing smooth integration with messaging payment transaction related information from said parties to said merchant te and from said ~~customer~~merchant through said decisioning engine directly to any of: an automated clearing house (ACH) and a first  
5 data merchant service (FDMS);

electronically transferring funds between said parties, said electronically transferring funds using said message unit architecture, wherein a message unit for transfer of funds comprises, but is by no means limited to, purchase information data, seller information data, shipping data information data, auction information data, buyer  
10 entered data, source generated data, client maintained data, buyer data, DDA ~~information data, and~~ additional credit card processing information data, and the like, wherein said ~~customer~~merchant can facilitate processing a transfer of funds through a said message unit interface to said decisioning engine and any of: said ACH and said FDMS and wherein said message unit comprises data that is translatable into any of: a  
15 NACHA format and an FDMS format;

authenticating said participating parties;

handling exceptions between said participating parties, comprising means for said merchant processing a refund and subsequent ACH credit through said message unit interface;

20 processing and reconciling said funds using said message unit architecture;  
interfacing with said ~~customer~~merchant's Web page using said message unit architecture;

reporting to said ~~customer~~merchant suspicious activity by any of said parties; and  
determining and indicating to said parties approval for shipment of goods and  
25 services by said ~~customer~~merchant[[:]] and

~~said decisioning engine providing said decisioning solution to said customer, said decisioning solution indicating clearance to said customer for said customer to transact with said parties, and said decisioning solution based on a determined risk of any of said parties.~~

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36. (currently amended) The method of Claim 35, wherein ~~said customer is a merchant and~~ said participating parties comprise at least one seller or at least one buyer.

37. (original) The method of Claim 35, wher in said participating parties comprise consumers and businesses, and wherein said means for electronic transferring of funds is between any of, but not limited to:

- 5           at least one consumer and at least one consumer;  
          at least one consumer and at least one business; and  
          at least one business and at least one business.

38. (previously amended) The method of Claim 35, wherein authenticating parties further comprises performing a predetermined number of seconds online decisioning,  
10 thereby authenticating said Internet transactions.

39. (original) The method of Claim 35, wherein authenticating parties is adaptable to authenticate parties for both a one-time transaction and for ongoing transactions.

15 40. (original) The method of Claim 35, wherein authenticating parties uses protected information.

41. (original) The method of Claim 40, wherein said protected information comprises encrypted information.  
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42. (original) The method of Claim 35, wherein handling exceptions further comprises returned item processing, and wherein said payments processing uses electronic checks.

25 43. (original) The method of Claim 35, wherein handling exceptions further comprises charge back item processing, and wherein said payments processing uses credit card transactions.

30 44. (original) The method of Claim 36, wherein handling exceptions further comprises a process, whereby said at least one seller initiates a reversal.

45. (original) The method of Claim 35, wherein reconciling funds further comprises means for disbursing some of said funds for approved transactions of said Internet transactions.  
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46. (original) The method of Claim 35, wherein reconciling funds further comprises international disbursements of some of funds using international currencies.
47. (original) The method of Claim 46, wherein a disbursement of said international  
5 disbursement is for Canadian transactions of said Internet transactions.
48. (original) The method of Claim 35, wherein reconciling funds further comprises means for real-time debit of some of said funds for electronic check transactions.
- 10 49. (original) The method of Claim 48, further comprising guaranteeing hold on funds.
50. (currently amended) The method of Claim 35, wherein interfacing with said ~~customer~~merchant's Web page further comprises:
- 15 sending to said ~~customer~~merchant's Web page results from a ~~15 second~~ a predetermined number of seconds decisioning process, said decisioning process for a registration process, and said decisioning process for credit card and electronic check transactions.
- 20 51. (currently amended) The method of Claim 35, wherein interfacing with said ~~customer~~merchant's Web page further comprises:  
a message unit architecture facilitating online messaging to and from said ~~customer~~merchant.
- 25 52. (currently amended) The method of Claim 35, wherein means for interfacing with said ~~customer~~merchant's Web page further comprises:  
batch processing architecture for timely processing of transactional level reconciliation information.
- 30 53. (original) The method of Claim 52, wherein said transactional level reconciliation information comprises originations and exception items.
54. (currently amended) The method of Claim 35, wherein interfacing with said ~~customer~~merchant's Web page, further comprises:
- 35 accepting domestic and international payments for both credit card and electronic check transactions of said Internet transactions.

55. (currently amended) The method of Claim 35, wherein interfacing with said customer~~merchant~~'s Web page uses either of, but is not limited to, personal computer or wireless technology.

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56. (currently amended) The method of Claim 35, wherein reporting suspicious activity to said customer~~merchant~~, further comprises:

conducting additional corresponding decisioning and Intraday fraud-screening.

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57. (currently amended) The method of Claim 35, wherein reporting suspicious activity to said customer~~merchant~~, further comprises:

providing alert reports on said suspicious activity.

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58. (currently amended) The method of Claim 35, wherein reporting suspicious activity to said customer~~merchant~~, further comprises:

providing a process to initiate transaction reversals, wherein reversals are due to, but not limited to, fraud.

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59. (original) The method of Claim 36, wherein determining and indicating to said at least one seller approval for shipment of goods and services by said merchant, further comprises:

performing risk analysis on, but not limited to, said at least one buyer or said at least one seller for said decisioning solution.

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60. (original) The method of Claim 36, wherein determining and indicating to said at least one seller approval for shipment of goods and services by said merchant, further comprises:

controlling loss exposure for said merchant.

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61. (original) The method of Claim 36, wherein determining and indicating to said at least one seller approval for shipment of goods and services by said merchant, further comprises:

identifying risk parameters for velocity and for identifying spending limits on said transactions for said merchant.

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62. (original) The method of Claim 36, wherein determining and indicating to said at least one seller approval for shipment of goods and services by said merchant, further comprises:

- 5       guaranteeing a payment to said merchant after said shipment of goods and services; and  
      providing insurance against fraud after said shipment of goods and services.

63. (original) The method of Claim 36, wherein determining and indicating to said at least one seller approval for shipment of goods and services by said merchant, further  
10 comprises:

- guaranteeing said shipment of goods and services from said merchant to said at least one buyer; and  
      providing insurance against fraud after a payment.

64. (previously amended) The method of Claim 36, wherein providing said decisioning solution to said merchant, said decisioning solution indicating clearance to said merchant for said merchant to transact with said at least one buyer, and said decisioning solution based on a determined risk of said at least one buyer, further  
15 comprises:

- 20       performing a predetermined number of seconds online decisioning.

65. (previously amended) The method of Claim 36, wherein providing said decisioning solution to said merchant, said decisioning solution indicating clearance to said merchant for said merchant to transact with said at least one buyer, and said  
25 decisioning solution based on a determined risk of said at least one buyer, further comprises:

- performing additional Intraday fraud-screening.

66. (original) The method of Claim 36, wherein providing said decisioning solution to said merchant, said decisioning solution indicating clearance to said merchant for said  
30 merchant to transact with said at least one buyer, and said decisioning solution based on a determined risk of said at least one buyer, further comprises:

- dynamically providing decision criteria updates for said decisioning solution as knowledge of said transactions is gained.

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67. (original) The method of Claim 36, wherein providing said decisioning solution to said merchant, said decisioning solution indicating clearance to said merchant for said merchant to transact with said at least one buyer, and said decisioning solution based on a determined risk of said at least one buyer, further comprises:

5 storing data of said transactions, said data used for providing future decisioning solutions.

tegration with merchant's Web page, and reporting of suspicious activity.

10 68. (currently amended) The method of Claim 59, wherein performing risk analysis further comprises:

using risk management criteria for any of determining, quantifying, and qualifying risk of potential buyers and sellers, and wherein any of amounts of transactions, suspicious personal information of buyer or seller, behavior of buyer or seller, conventional statistical information[[.]] and mode of operations are determined.